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MRN: 14 STATE 86376
Date/DTG: Jul 15, 2014 / 151735Z JUL 14
From: SECSTATE WASHDC
Action: TRIPOLI, AMEMBASSY *ROUTINE*; MINSK, AMEMBASSY *ROUTINE*; ALL DIPLOMATIC AND CONSULAR POSTS COLLECTIVE *ROUTINE*
E.O.: 13526
TAGS: APER, AMGT
Pass Line: TO ALL STATE EMPLOYEES FROM HR/RET
Subject: Online Retirement Planning Resources

1. Financial and other decisions that you make now could have a major impact on your post-retirement standard of living. Therefore, it is never too early to begin planning for retirement. The Department of State offers a wealth of online resources to help Foreign Service and Civil Service employees prepare for that key life transition. This message summarizes those online resources.

2. EBIS: The Employee Benefits Information System (EBIS) is a software tool located on HR Online that gives you access to individualized estimates of your retirement benefits along with general retirement information. Clicking on "My Benefits" presents a summary of your retirement benefits and gives estimates of your annuity as of three potential retirement dates. Clicking on "Calculators" allows you to run any number of customized scenarios to see what your annuity would be as of any retirement date. Clicking on "eSeminars" leads to over six hours of online briefings covering topics such as your retirement system, the Thrift Savings Plan, insurance, and financial planning. Clicking on "Information" presents detailed written guidance on a wide range of retirement topics. When the time arrives to submit your retirement application, you will do so via the "eRetirement" section of EBIS.

3. HR Portal: The Bureau of Human Resources' site on the Department's intranet includes a retirement planning section that features a variety of written guidance produced by the Office of Retirement (HR/RET). Popular documents include the Foreign Service Retirement Planning Guide and the Civil Service Retirement Planning Guide (both of which incorporate

HR/RET's separately-published guides "Retirement Planning One Year Out" and "Retirement Planning Five Years Out"). Also on this site is other guidance including "Ten Retirement Planning Pitfalls," "Prior Service Credit," "Career Achievement (Retirement) Awards," and "Department of State Retirement Out-processing Checklist."

4. Ask RNet: Ask RNet is a searchable database of over 300 frequently asked questions sorted into three dozen retirement topics. It can be found on the Department's intranet and on the Retirement Network (RNet) internet site (see description below). Topics include prior service credit, resignations, post-retirement reemployment, taxes, and the retirement process

5. RNet: The Retirement Network (RNet) is HR/RET's internet site at <http://www.rnet.state.gov> providing Foreign Service retirement-related information. Since it is on the internet, it is accessible by Foreign Service employees at other foreign affairs agencies and Foreign Service retirees of all agencies. RNet offers a variety of retirement planning information, including a searchable database of over 300 frequently asked questions. It also has information on the Reemployed Annuitant (WAE) program and on divorce/former spouse retirement benefits. HR/RET's Annual Annuitant Newsletter for Foreign Service retirees is also posted on RNet.

6. OPM: The Office of Personnel Management (OPM) administers Civil Service retirement systems, so Civil Service employees may consult the OPM website at <http://www.opm.gov> for retirement information. That website also has detailed information applicable to all federal employees and annuitants who are enrolled in the Federal Employees' Group Life Insurance (FEGLI) program and the Federal Employees Health Benefits (FEHB) program.

7. TSP: For information on Thrift Savings Plan investment and withdrawal options, go to <http://www.tsp.gov>.

8. Minimize considered.

Signature: Kerry

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